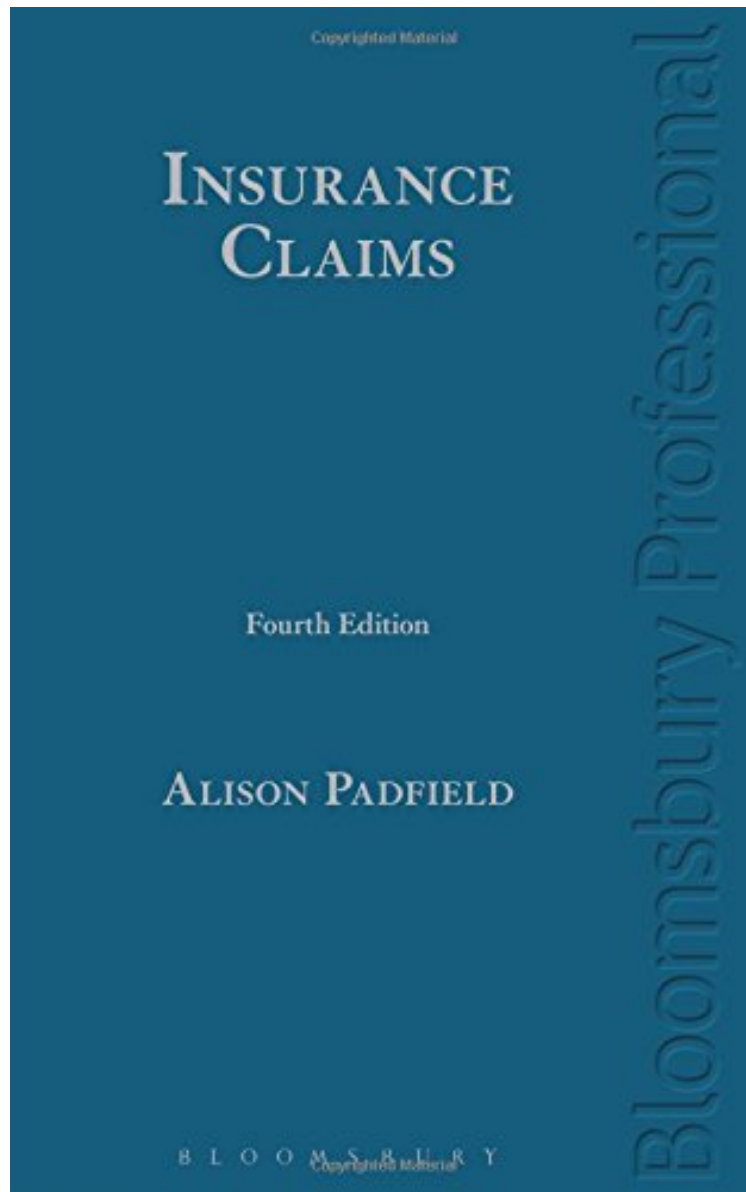


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Insurance Claims: Fourth Edition

Alison Padfield

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Alison Padfield : Insurance Claims: Fourth Edition before purchasing it in order to gage whether or not it would be worth my time, and all praised Insurance Claims: Fourth Edition:

Insurance Claims provides an accurate summary of the law as it relates to insurance claims, which means largely, but not exclusively, claims against insurers and insurance brokers. It is aimed at those involved in the application of the law on a daily basis, whether as solicitors, barristers or insurance claims handlers. The new edition is one of the first titles to cover and offer detailed commentary on the Insurance Act 2015 which comes into force in August 2016. Insurance Claims, Fourth Edition includes coverage of the following significant changes in legislation and case law: The Insurance Act 2015 comes into force on 12 August 2016 and makes far-reaching changes to insurance law in England and Wales: Introduces a new pre-contractual duty of fair presentation in place of the duty to disclose material facts/duty not to misrepresent material facts; Makes significant changes to remedies for breach of pre-contractual duty, breach of warranty and breach of other terms 'not relevant to the actual loss'. The Enterprise Act 2016 amends the Insurance Act 2015 and introduces a general right to damages for late payment of insurance claims (with effect from 4 May 2017). The Third Parties (Rights Against Insurers) Act 2010, is amended by the Insurance Act 2015 and by the Third Parties (Rights Against Insurers) Regulations 2016, and comes into force on 1 August 2016. The Consumer Rights Act 2015 re-enacts, with minor changes, the law on unfair terms in consumer contracts (formerly the Unfair Terms in Consumer Contracts Regulations 1999). *Teal v Berkley* in the Supreme Court on the order in which losses are allocated to policies of insurance. *Aspen v Adana* in the Court of Appeal on the meaning of 'product' and cover for defective installation in product and public liability insurance. *International Energy Group Ltd v Zurich Insurance plc* in the Supreme Court on contribution between insurers in cases within the 'Fairchild enclave'. *AIG v ILP* in the Court of Appeal on aggregation in solicitors' indemnity insurance. Contents: 1: The Basics; 2: The Claimant; 3: The Contract of Insurance; 4: Causation of Loss; 5: Proof of Loss; 6: Measurement of Loss; 7: Presentation of Claims; 8: Claims Handling; 9: Insurance Litigation; 10: Alternatives to Litigation; 11: Insurers' Defences; 12: Subrogation; 13: Double Insurance and Contribution; 14: Reinsurance; 15: Conflict of Laws; 16: Claims Against Insurance Brokers; 17: Specific Types of Insurance. [Subject: Insurance Law]

...this is one of the most useful textbooks on insurance law and probably the first one I will be referring to in its subject area. (of the 3rd Edition) -- Jonathan Goodliffe BILA Journal ...an excellent guide for those of legal and other backgrounds who are involved or even interested in the insurance world...I would suggest that this book be essential reading for legal practitioners, given insurance issues affect all of us. It should be required reading for insurance industry personnel...even lay people purchasing or holding a policy would find this book of great value. (of 3rd Edition) -- Biran Risman The Law Journal UK It is extremely welcome to find a book addressing the law of insurance in which clear and succinct answers can readily be found -- Colin Edelman, QC Foreword to the 3rd Edition About the Author Alison Padfield is a barrister at 4 New Square with extensive experience in insurance and reinsurance. She is ranked by Chambers UK and the Legal 500 as a leading junior barrister in insurance and reinsurance. In 2014 Alison was shortlisted for Insurance Junior of the Year in the Chambers Partners Bar Awards 2014 and was also listed in The Lawyer's Hot 100 for 2014 (one of only two junior barristers, and 11 barristers in total). Alison is the editor of the insurance title in *Atkin's Court Forms*. She also writes articles for legal journals about insurance law and related issues.